

**Information to identify the case:**

Debtor 1	<b>Susan F. Milles</b>	Social Security number or ITIN	xxx-xx-1185
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-24444-CMB</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan F. Milles  
fka Susan F. Lacey

5/16/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Susan F. Milles  
Debtor

Case No. 17-24444-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 16, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Susan F. Milles, 36 Beaver Grade Road, McKees Rocks, PA 15136-1137
cr	+ BSI Financial Services as servicer for Chalet Prop, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Township of Robinson/Montour School District, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14722973	DITECH FINANCIAL, PO BOX 6176, Rapid City, SD 57709-6176
14735593	DITECH FINANCIAL LLC, PO BOX 6172, Rapid City, SD 57709
14750003	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14724540	+ Judy A. Rusnak, 14 Utz Lane, Coraopolis, PA 15108-3730
14735599	+ MATR, 4200 CAMPBELLS RUN ROAD, Pittsburgh, PA 15205-1306
14735600	+ MONTOUR SCHOOL DISTRICT, c/o WEISS BURKHARDT KRAMER LLC, 445 FORT PITT BLVD. SUITE 503, Pittsburgh, PA 15219-1308
14735604	+ STEPHEN M. BRADY FUNERAL HOME, 920 CEDAR AVENUE, Pittsburgh, PA 15212-4894
14760923	+ Township of Robinson/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	May 17 2023 00:04:38	BSI Financial Services as servicer for Chalet Prop, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14942174	Email/PDF: bncnotices@becket-lee.com	May 17 2023 00:26:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14735589	+ Email/Text: bankruptcy@cavps.com	May 17 2023 00:08:00	CAPITAL ONE, c/o CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DRIVE SUITE

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			400, Valhalla, NY 10595-2321
14735591	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 00:08:00	CREDIT ONE BANK, c/o MIDLAND FUNDING, 2365 NORTHSIDE DRIVE SUITE 300, San Diego, CA 92108-2710
14747279	+ Email/Text: bankruptcy@cavps.com	May 17 2023 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14951044	+ Email/Text: bankruptcy@bsifinancial.com	May 17 2023 00:07:00	Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14722974	^ MEBN	May 17 2023 00:05:44	DITECH FINANCING, FKA GREEN TREE SERVNG, C/O KML LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541
14735598	+ EDI: CITICORP.COM	May 17 2023 03:55:00	MACY DEPARTMENT STORE, PO BOX 8218, Mason, OH 45040
14735595	+ Email/Text: kburkley@bernsteinlaw.com	May 17 2023 00:08:00	DUQUESNE LIGHT COMPANY, C/O PETER J. ASHCROFT, ESQ., 707 GRANT STREET, STE 2200 GULF TOWER, Pittsburgh, PA 15219-1908
14735596	+ EDI: RMSC.COM	May 17 2023 03:55:00	JCPENNEY/SYNCB, PO BOX 965007, Orlando, FL 32896-5007
14735590	EDI: JPMORGANCHASE	May 17 2023 03:55:00	CHASE CARD, PO BOX 15298, Wilmington, DE 19850
14753502	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 00:08:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14735601	EDI: PENNDEPTREV	May 17 2023 03:55:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, Harrisburg, PA 17128-0946
14735601	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, Harrisburg, PA 17128-0946
14723664	+ EDI: RECOVERYCORP.COM	May 17 2023 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732799	+ Email/Text: ebnpeoples@grblaw.com	May 17 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14735603	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 17 2023 00:14:36	REGIONAL ACCEPTANCE, 5425 ROBIN ROAD SUITE 101, Norfolk, VA 23513-2451
15402332	^ MEBN	May 17 2023 00:04:12	US Bank Trust National Association as, Trustee of the Cabana Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14768654	EDI: AIS.COM	May 17 2023 03:55:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15402142	+ Email/Text: bknotices@snsc.com	May 17 2023 00:08:00	c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Chalet Properties III, LLC
cr		Ditech Financial LLC
cr		Montour School District c/o Weiss Burkardt Kramer,, 445 Fort Pitt Blvd., Suite 503, Pittsburgh
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

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cr	*+	Judy A Rusnak, 14 Utz Lane, Coraopolis, PA 15108-3730
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14951490	*+	Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14735592	*	DITECH FINANCIAL, PO BOX 6176, Rapid City, SD 57709-6176
14735594	*+	DITECH FINANCING, FKA GREEN TREE SERVNG, C/O KML LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541
14735597	##+	JUDY RUSNAK, c/o CALAIARO VALENCIK, ATTN: DONALD CALAIARO, ESQUIRE, 428 FORBES AVENUE SUITE 900, Pittsburgh, PA 15219-1621
14735602	##+	PEOPLES NATURAL GAS, c/o CREDIT PROTECTION ASSOC., ONE GALLERIA TOWER, 13355 NOEL ROAD SUITE 2100, Dallas, TX 75240-6837

TOTAL: 3 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Donald R. Calaiaro	on behalf of Creditor Judy A Rusnak dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Robinson/Montour School District jhunt@grblaw.com
Laura McCurdy	on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Lorraine Gazzara Doyle	on behalf of Creditor BSI Financial Services as servicer for Chalet Properties III LLC ldoyle@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor Susan F. Milles Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10